

THE DAILY HERALD

Salt Lake City, - - Utah.

WEDNESDAY, - - NOVEMBER 18, 1885.

LOCAL BRIEFS.

THE CASE of John Riddle, the horse and buggy thief, was being investigated by the Grand Jury yesterday.

THE TEMPERATURE yesterday, as reported from the Signal Service office, was—maximum 56.9; minimum 39.9.

ALL MEMBERS of the Evening Social Club are requested to meet at their old quarters this evening, at 7:30 o'clock sharp.

CARTER, HALL and Norton, three of the principals in the shooting scrape of Sunday morning, were before the Grand Jury yesterday.

McCONICK & Co. received yesterday two cars Hanauer bullion valued at \$3,100; Crescent ore, \$3,100; Lead Mine ore, \$1,500. Total, \$7,700.

HELENA (Mont.) taxes skating rinks \$300 a month, and it is rumored that Battle will soon pass a law looking to the imposing of the same amount.

THE SALT LAKE Cricket Club have accepted the challenge of the Sharp Walker Eleven, and the game will be played to-morrow, at 10:30, weather being favorable.

THERE ARE fifty-one inmates in the Territorial Asylum at Provo. The number has been increased lately by the addition of a baby, which has recently been born to one of the patients.

Mrs. JON PINEBERG, of Ogden, who has been confined in the Penitentiary for five months past, on a conviction of unlawful cohabitation, was released yesterday. He received the benefits of the Copper act.

THE THIMBLEBOX office will open this morning at 10 o'clock, for the sale of reserved seats for the "Fun in a Roller Rink" engagement. The company is highly spoken of, and embraces some old-time favorites in Salt Lake. They open to-morrow evening.

IT IS understood the Grand Jury is investigating the case of the fellow Sidney, who recently made a little notoriety for himself by swearing that he had heard Marshal Phillips make a remark to the effect that he was sorry Burt had not punis ed Colli much more severely.

THE FOLLOWING advertisement appears in the Ogden Herald: "Wanted, to correspond—A gentleman wants to correspond with a Swedish lady. Must speak and write the English language. Must also be young, good-looking and industrious. Address O. L. M., Salt Lake City, Utah."

A VERY agreeable surprise was given the employees of the Deseret Woolen Mills last Saturday, by the presentation to each of the families working therein of a quarter of deer, very generously given by the junior member of the firm, Mr. F. W. Jennings, who has just returned from a hunting tour in the mountains, and it is the ardent wish of all who enjoyed a good dinner of venison last Sunday that his brawny form may long be spared to beard the mountain steep. Success to the firm, who are manufacturers of nothing but "dyed in the wool," and are no believers in "shoddy pay."

The Provo Postmaster.

The following letter is in answer to one sent by Hon. John T. Cairne, with the protest of the Provo people against the appointment of J. G. Kenney, to be Postmaster of that city. Our friends in the Utah County capital are to be congratulated on the prospect of being spared the infliction that threatened them:

POSTOFFICE DEPARTMENT, OFFICE OF THE FIRST ASSISTANT POSTMASTER-GENERAL.

WASHINGTON, D. C., November 11, 1885.

Sir—In reply to your letter of November 3d, I have the honor to state that further action will be delayed in the matter of the appointment of a Postmaster at Provo City, Utah, until all parties can be heard.

Very Respectfully,

A. E. STEVENSON,

First Assistant Postmaster-General.

Hon. JOHN T. CAIRNE,

Salt Lake City, Utah.

Challenge Accepted.

The following was handed in last evening:

Sharp Walker Cricket Eleven:

Gentlemen—We will be on hand to play the proposed match on Thursday morning, November 19th, at 10:30.

SALT LAKE CRICKET CLUB.

"The" Place of Beverages.

The Occidental bar, where the choicest of wines, liquors and beers are manipulated in the most tempting fashion by the experienced proprietors. The family trade and private parties supplied. Best of California and imported wines and fragrant claret always in stock.

ADAMS & MURPHY.

Go to E. R. Clute, 143 S. Main St.,

And buy any kind of coal you want.

BRAD BROTHERS, at Barratt Bros.

Gymnasts Attention.

Leave your Orders at Spencer & Kimball for your Athletic Shoes and Slippers. We make them to order for \$1.75, \$2.00, \$2.25. Call and see samples.

Gas Fixtures, at Little, Roundy & Co.

THREE CARLOADS OF CHAIRS.

Bought at bedrock figures before the advance in prices, just received and for sale, wholesale and retail, by CO-OP. FURNITURE STORE, Opposite Valley House.

Box & Symone

Have reduced the price of photographs. All work done by the dry-plate instantaneous process. Reduction permanent.

For one week we will pay 15 cents each for empty oil can cans.

CULMER BROS.

SHILLER'S COUGH and Consumption Cure is sold by us as a guarantee. It cures Consumption. For sale at A. O. Smith & Co's Drug Store.

THE CITY COUNCIL.

A Busy Evening With the City Fathers.

CONTRACT WITH THE D. & R. G.

Going After the Salt Lake Brewing Company—Free Peddling—Petitions and Reports.

The City Council met at the usual place last evening. Mayor Sharp in the chair.

PETITIONS.

John Walsh and fifty-six others drew the attention of the Council to the fact that the sidewalks on Fifth South Street between Tenth and Eleventh East and Tenth East between Fourth and Fifth South were being used for private purposes and were not open to pedestrians; also that Fourth Street between Tenth and Eleventh East was washed out and that a deep gully for a sidewalk was all that there was left; also that the public highways were being used by the Salt Lake Brewing Company for repitching their casks, which was attended with great danger to passers-by, as the recent accident showed. Further that the petition of John Walsh and twenty others presented in August and reported favorably upon had asked for certain improvements upon which the work had not been performed. They therefore asked for such early relief as might be deemed due to them. Referred to the committee on streets and alleys.

Mr. Seins said he was informed that the brewing company were building a chimney for pitching casks in the middle of the street and he moved that the marshal be associated with the committee. Carried.

Geo. Y. Wallace and several others, residents on Fifth East Street, stated, that by reason of recent grading, the water main has been brought so near the surface as to be in danger of freezing; the pipe was also too small for the necessary service in that locality, and they asked that it be replaced by a larger one, to be laid at a greater depth. Referred to the committee on water works.

Wm. B. Barton and others stated that First Street had now become the leading thoroughfare for pedestrians and vehicles in the Eighteenth, Twentieth and Twenty-first Wards, and they asked that street lamps be placed on said street to its junction with Second. They asked the gas main be already laid. Referred to the committee on improvements.

Samuel Seddon and sixteen others asked that they be granted the privilege of turning water from the canal into a pond, three blocks from Ninth West Street, for ice purposes. Referred to the watermaster.

E. Pitts, for Pitts, Watson & Co., stated that for ten years past, they had run a skating place and ice pond near the D. & R. G. depot, having leased land from that company. They asked permission to use water to fill the pond this winter, the springs formerly used for that purpose, having dried up. Referred to the watermaster.

Joseph Warburton and eighty-three others, residents of the First Ward, represented, in a strong petition, that they had long been afflicted with certain noxious cesspools belonging to the Salt Lake Brewing Company; the streams of water were now impregnated with refuse and filth, dangerous to the health of the community; their property had depreciated in consequence of all this, and they asked for a speedy investigation, and such relief as might be deemed fitting. Referred to the committee on sanitary and quarantine regulations.

Christian Karriah and wife, residents of the Tenth Ward, stated that they were invalids, both afflicted with chronic hernia; they made a living by peddling notions, and asked that, as they were unable to pay a license, they be allowed to do business free. A certificate from A. M. Musser, attesting to the truth of the above, accompanied the petition. Referred to the committee on license.

Rebecca Waterfall, of 533 West Temple Street, stated that she was a widow and that she kept a small store; she was unable to follow any other vocation and asked a remission of her license as had been done before. Granted. A. T. Case offered to lease the Tenth Ward Square for one year for \$100, if his offer were embraced in time to allow him to plow this fall. Referred to the committee on public grounds.

REPORTS.

The marshal reported expenditures incurred in his department for October amounting to \$543.55. Referred to the committee on Police.

The Superintendent of Streets submitted, in accordance with instructions, an estimate of the cost of laying a 10-foot asphaltum sidewalk on the north side of Third South between East Temple and West Temple Streets. The cost was placed at \$509 and an ordinance was passed levying a special tax upon all property fronting upon said sidewalk. The three citizens appointed as commissioners to levy and collect the tax are John Allen, David James and John H. Rumel.

The committee on public lands to whom had been referred the petition of A. N. Hamilton, asking permission to lay off the land near the old Nichols Smelter into lots and blocks, reported that no permission was necessary; he could divide and sub-divide the land as he saw fit. Adopted.

The committee on claims, in reference to the petition of Alfred Gunn, claiming \$300 damages in consequence of a dugway made by the city through Lots 4 and 5 belonging to petitioner, reported that the title was not in Mr. Gunn's name, and they therefore recommended that his prayer be not granted. Adopted.

The committee on streets and alleys, in reference to the petition of the D. & R. G. Railway asking for a right of way along South Temple Street, reported in favor of granting the petition; they also reported back adversely the petition of E. F. Parry and others. Both were adopted, and a resolution was passed defining the limits and prescribing the usual conditions to be observed by the railroad company, one of these is that the railroad company shall do some material traveling along the streets in that section.

MISCELLANEOUS.

The following appropriation was

made: to T. W. Taylor, services in assessor and collector's office, \$50.

The City Attorney was instructed to draw up an agreement between the city and the Denver & Rio Grande Western in accordance with the resolution passed to-night.

The council then adjourned for one week.

MR. NIBLEY VANISHES.

A Faulty Warrant Gives Him a Chance That He Wisely Improves.

Mr. Dickson evidently considered the case of C. W. Nibley as one of more than usual importance, as he appeared to conduct it in person, instead of entrusting it to one of his apprentices. Mr. Kirkpatrick appeared for Mr. Nibley, and at once moved for his discharge on the ground that he had been arrested in Idaho on a warrant issued in Utah. He desired a ruling on that point for future guidance. Mr. Dickson insisted that the defendant could be arrested anywhere as long as the offense was committed against the United States and quoted an act of Congress in support of his position. Mr. Kirkpatrick, after scanning the act, said he did not think it gave the authority claimed, as he thought it provided that the warrant must be issued in the State where the accused was found. Mr. Dickson, after reflection, thought probably that the officer should have obtained a new warrant in Idaho on the strength of one obtained from Salt Lake City. He would ask for the warrant till 2 o'clock to look up authorities on these questions, and an adjournment was accordingly taken.

At that hour all the parties again assembled, with the exception of Mr. Nibley. Some little time was spent in waiting for him, but he did not appear. Mr. Kirkpatrick said he had nothing to offer, but he would ask for the discharge of his client on the grounds previously stated. Mr. Dickson said little or nothing, and the Commissioner finally announced that he would dismiss the complaint, for the reason that the warrant had not been directed to the Marshal of Idaho. Mr. Kirkpatrick thereupon retired, and Marshal Ireland, having in the meantime entered, he, Dickson and McKay held a whispered consultation for a few minutes, the result of which was a determination to issue a new complaint and warrant. When all was done, behold there was no one on whom to serve them! Mr. Nibley, probably anticipating what the decision would be, and profiting by a suggestion of Mr. Dickson's made during the morning, to the effect that if the decision were against him he would have the defendant immediately arrested again—had vanished like the incorporeal air, and was nowhere to be seen. Another conference of the trio resulted, and when last seen, Mr. Dickson was looking him up in another room with C. C. Goodwin and another gentleman from Logan, who had been summoned as witnesses, presumably with the intention of a certain whether they could point out Mr. Nibley's whereabouts, or whether they knew sufficient to warrant their going before a Grand Jury, with a view to find an indictment.

Before Judge Spiers.

John Faber, who had been arrested charged with stealing a number of hams from the butcher shop of Fred J. May, was arraigned on the charge of larceny. He pleaded not guilty, and his trial was set for 10:30 to-day.

George Hogue, who had been arrested on complaint of Ollie Bess, charged with assault and battery on the person of F. Blackburn, was discharged on motion of the prosecuting attorney, the evidence all going to show that the complaint had been mistaken in regard to the identity of the individual who did the manhandling. A complaint was made by Willard Carter, against Ed. Hall, James Norton and George Marshall, charging them with assault with intent to kill. No action, however, has yet been taken in the Police Court.

A woman was brought in, charged with being drunk, disorderly, and a half-dozen other offenses against the peace and quiet of various persons. She will have a hearing to-day.

Wanted Immediately.

A good Boiler Maker. None but a competent hand need apply, to Robt. Croft, Superintendent, Salt Lake City Foundry and Manfg. Company.

EVERYBODY in want of a stylish wrap or Newmarket should not fail to examine our superb assortment.

F. AUERBACH & BROS.

GROUP, WHOOPING COUGH and Bronchitis immediately relieved by BROWN'S Cure. For sale at A. C. Smith & Co's Drug Store.

WHOLESALE Clothing Buyers can save at least 10 per cent by buying their goods at I. GOLDBERG'S.

Fashionable Tailor.

Joe. Baeu, garden, No. 111, Main street, makes up the finest and best fitting suits at prices to suit the times. He has just received a fine line of cloths, of his own importation. Give him a call and be convinced.

For Rent.

Ground Floor Offices for rent in the Contributor Building, No. 40 Main Street.

Mrs. R. S. Lowe wishes to notify the public that she is NOT at her old stand on Main Street, and has no connection whatever with that business. She can be found at 35 and 37 E. First South St. west of Theatre.

EXAMINE the lobby styles in Fall Overcoats at L. GOLDBERG'S.

Buy Pleasant Valley Coal From Clute, 143 S. Main Street, telephone 143.

COAL OIL and LAMP, cheap at Lamp Store, four doors west of the Theatre.

Hedberg & Fernstrom. We are making up fashionable suits at prices which defy competition. Call and see our new line of imported cloths.

AS I HAVE DEFINED.

Judge Powers' Charge to the Grand Jury.

A DEFINITION BY THE COURT.

An Indictment May Be Found for Every Day in the Year—Duties of the Jurors.

Judge Powers' charge to the Grand Jury recently selected in Ogden is very lengthy. The main points, however, are as follows: He commences by assuring the inquisitors that they have been called to act in a very important position, and that he had no doubt but that all of them would have preferred to act in the capacity of private citizens, rather than assume the grave responsibilities which they do when they become members of that body. But jury duty is one of the burdens of citizenship, which must neither be sought nor shirked. It is a public duty, and but a slight return to the government for the many blessings which its citizens enjoy.

"I desire to impress upon you," said the Judge, "the absolute necessity for fairness and impartiality in all that you may do. You must not be influenced by matters that you have no right to consider. You must, in your deliberations, simply consider the evidence produced. You must not take thought of the consequences to yourselves, if a certain line of action is pursued, but you must simply seek to do your duty. You must not inquire whether your action will be popular, or whether it is politic to do or not to do a particular thing, for you must simply consider whether it is right. You must not consider whether men, subject to your investigations, are rich or poor, powerful or weak. Your eyes must be closed and your ears must be sealed to all outside or irrelevant matters."

He then gives a short review of the origin and history of the grand jury system, and continues: From these observations it will be seen, gentlemen, that there is a double duty cast upon you as grand jurors of this district; one a duty to the government, or more properly speaking, to society, to see that parties against whom there is just ground to charge the commission of crime shall be held to answer the charge; and on the other hand a duty to the citizen to see that he is not subject to prosecutions which have no just foundation.

I instruct you that your investigations are to be limited:

First—To such matters as may be called to your attention by the court; or

Second—May be submitted to your consideration by the District Attorney; or

Third—May come to your knowledge in the course of your investigations into the matters brought before you, or from your own observations; or

Fourth—May come to your knowledge from the disclosure of your associates.

It is my duty to charge you specifically, to make due and diligent inquiry, whether the laws of your country relative to polygamy and unlawful cohabitation are being infringed in this district. For years the laws relative to the marriage relation have been set at defiance in this Territory. But this state of affairs cannot be allowed longer to exist. The laws of the land must be enforced and guilty parties taught that, if they continue in their evil course, they must pay the penalty. People must learn that the law is no more to be violated with impunity in Utah than it can be in the States. The laws relative to the marriage relation, which the court expects your aid in enforcing, are just laws, and are constitutional laws. As was said by the Supreme Court of the United States, "no legislation can be supposed more wholesome and necessary in the founding of a free, self-governing commonwealth, fit to take rank among the co-ordinate States of the Union, than that which seeks to establish it upon the basis of the idea of the family as consisting in and springing from the union for life of one man and one woman in the holy estate of matrimony, the sure foundation of all that is stable and noble in our civilization; the best guaranty of that reverent morality which is the source of all beneficent progress in all social and political improvement."

In this Territory there is no law regulating marriage. Proof that parties have treated each other as husband and wife, have lived together as such, and have held each other out to the world as such, is sufficient to enable a court or jury to find that at some previous time the parties did as a fact, consent to be married, and as a fact, agree to be husband and wife. The mode of life, the holding out, the declarations or admissions of the accused, and the facts, are circumstantial evidence from which the fact of marriage may be inferred. The offense of cohabitation is complete when a man, to all outward appearances, is living or associating with more than one woman as his wife. To constitute the offense, it is not necessary that it be shown that the parties indulge in sexual intercourse. The intention of the law-making power, in enacting the law against cohabitation and polygamy was to protect monogamous marriage by prohibiting all other marriage, whether evidenced by a ceremony, or by conduct and circumstances alone.

An indictment may be found against a man guilty of cohabitation, for every day, or other distinct interval of time, during which he offends. Each day that a man cohabits with more than one woman, as I have defined the word "cohabit," is a distinct and separate violation of the law, and is liable to punishment for each separate offense. A grand jury is vested with very large discretion in limiting the time within which a series of acts may be alleged as constituting a single offense.

I also charge you to investigate whether any person has knowingly and willfully obstructed, resisted or opposed an officer of the United States in serving or attempting to serve any process or warrant, or any rule or order of other judicial writ of this court, or assaulted, beat or wounded any officer or other person duly authorized, in serving or executing any writ, rule, order, process or warrant of this court.

He also charges them to inquire whether any persons have conspired to defeat the efforts of justice in this Territory, whether parties have been guilty of the offense of grand larceny

by stealing stock from farms and ranches; into the case of every person imprisoned in the jails within the jurisdiction of the court on a criminal charge and not indicted; into the management of public prisons, and into the wilful and corrupt misconduct in office of public officers of every description within this jurisdiction.

At all reasonable times you may come into court and ask its advice on questions of law, and the court will deem it a pleasure to aid you all in its power. You will also have the assistance of the attorney for the people in your labors.

Now, gentlemen, the court expects and believes that you will do your whole duty, Bear constantly in mind your oath, that you will diligently inquire into, and true indictments make of all public offenses against the United States and the people of this Territory, committed or triable within this district, of which you shall have legal evidence; that you will indict no person through malice, hatred or ill will, nor leave any unindicted through fear, favor, affection, or of any reward or the promise or hope thereof; but in all your indictments you will state the truth and nothing but the truth, according to the best of your skill and understanding. I think, gentlemen, that I have covered the ground, and it remains simply for you to do your duty.

THE LONDON BANK CASE.

Mr. Graham Gives Some Material Testimony and Reads an Amusing Letter.

The Bowers-London Bank case again occupied the whole day in court yesterday. Mr. Austin and Alexander Graham, of Homansville, Tintic, being the only witnesses examined. There seemed to be very open exultation in the camp of the bank people at the testimony elicited from Mr. Graham. He said Bowers had told him Johnstone was only apparently running the business in his own name, that he himself had retired because the McIntyres were dissatisfied with him. He had disposed of a half interest to Johnstone, who was running it for both, all of which very materially conflicted with Mr. Bowers' statement that he was merely an employee of Bowers. Mr. Graham also read a letter which had been written by Mr. Bowers to him on April 15th, 1883; its perusal caused considerable merriment among the lawyers, particularly those for the bank. It said that he, (Bowers) had raised \$15,000 to pay for the refinery unknown to Johnstone; spoke of the expected arrival of the expert whose examination was to enable big blocks of stock to be sold in New York; intimated that Austin might apparently attempt to "bear the thing, in order to buy shares 'on spec' at a discount; said he had been running the thing 'on wind' long enough, and referring to Butler Johnstone, said he had professed to come out with money enough to square off everything, which he had done "like h—l."

It is probable that the case will be continued to-day.

PERSONALS.

DAVID ECCLES, of Ogden, spent yesterday in town.

Mrs. J. H. HARVEY, leaves for Chicago this morning.

HOWARD SEHME, of Salt Lake, was in Butte a few days ago.

P. E. CASTANA, of Juab, leaves for Boston this morning.

MAYOR LYMAN WOOD, of Springfield, came up to the city last evening.

HON. JOHN T. CAIRNE arrived home last evening from his southern trip.

HON. JOEL GAUVIN was up from the south on Tuesday, laying in supplies.

R. S. SPENCE, of Montpelier, Idaho, was among the arrivals last evening.

S. DIXON, of the Sparks Comedy Company, is registered at the Valley House.

C. OVERSON, the Leamington merchant, is registered at the Valley House.

HON. ABRAHAM HATCH, of Wasatch County, is among the visitors to Salt Lake.

A. D. BROWN and Mrs. Brown, and Miss L. Powell, of Kayville, registered at the Continental last evening.

FRED TURNER, came down from the capital of Coahuila, last evening. He is accompanied by his wife and child.

D. HARRINGTON, editor of the Home Sentinel, Mantu, is paying our city a visit and is a guest at the Spencer House.

BISHOP JOHN SHARP and party left New York for home, last evening. They will reach here on Sunday or Monday evening.

ANDREW MADSON, Superintendent of the Mount Pleasant Co-op, is among the cattle men from the south and is quartered at the Spencer.

E. M. BEST, the energetic representative of Morris & Co., of Omaha, leaves for the east this morning. He has selected the D. & R. G. for his trip.

J. M. HYDE, general agent of the Alvin Jos in Comedy Company, which opens at the Theatre, Thursday night, is at the Walker House. He is accompanied by his wife and child.

"For real merit," says one of the most celebrated Prima Donnas "B. H. DOUGLASS & SONS' CAPSICUM COUGH DROPS for the irritation of the throat are superior to anything I have ever used."

The Referee Saloon.

Call and see us at our new stand on Godbe's corner. Salt Lake Beer always on draught. Headquarters for baseballs and the general sporting requisites. CONNOR & WEST.

OPEN your coal oil cans carefully and sell the empties to Culmer Bros., at 15 cents each.

For lame back, side or chest, use Shiloh's Porous Plaster. Price 25 cents. For sale at A. C. Smith & Co's Drug Store.

A HANDSOME line of stylish Cassimere Suits just opened at L. GOLDBERG'S.

BLACK and Colored Silks and Silk Velvets at very low prices.

F. AUERBACH & BROS.

Lapham's Dress and Cloak House. Dressmaking in all its branches. Special attention given to orders from the country. Orders filled on short notice. Ready-made Dresses kept on hand. Agent for McCall's Bazar Pattern. No. 43 W. First South Street.

INSURANCE CHANGES.

Our Agents Absorbed in the Contract.

A RE-ADJUSTMENT OF RATES.

The Big Guns of the Pacific Coast are galling the Utah, Montana and Idaho Circuit.

The tidal wave of reform in insurance matters which swept over the Pacific Coast, some time ago, has at length penetrated thus far to the inland and we are to be visited with a number of alterations and amendments which will materially affect all the local insurance agents at once, and the great insuring public itself, sooner or later. James M. Stillman, General Manager of the Pacific Insurance Union, accompanied by Mr. Niles, who is to be the Compact manager for Utah, Idaho and Montana, with headquarters at Salt Lake, have been in the city for a few days past and have formed all the local agents into the Compact which has been in existence on the coast for some time, and by means of which all cutting of rates and all irregularities in competition are to be done away with. A HERALD reporter yesterday conversed with several insurance men on the question of the changes necessitated by the Compact, and obtained the following particulars:

"We were all forced to enter the compact whether we wanted to or not, said one agent, 'as all the companies had instructed their agents here that it must be formed and abided by. There was, of course, no great cheering about it, as one of the first moves will be to cut down agents' commissions to meet the expense of sustaining a Compact manager.'"

"What is designed to be effected by this compact, and what will be the manager's duties?" the reporter inquired.

"The Compact will secure a uniformity of rates, and will keep all local business at home. There can be no favoritism and no cuts to secure business. Some companies who have agents here operate on the plan of taking greater risks than others to pile up business. There are agents here who will take insurance at rates so low that companies will not allow us to touch. In future every policy must be presented to the Compact manager, and he will see that there is no cutting of rates, or under rating of risks, just about as the post commissioner watches the interests of the railroads. As regards keeping business at home. Some of our large firms have sent to New York to place a part of their insurance, because they could get it done for less there. This will be stopped, too, as every big company in the country is in the Compact, and as none of them will take any insurance from the future from any firm here who does not do all its business through the Compact."

"Will the Compact manager have power of deciding what rates shall prevail on all buildings in his circuit?"

"He will make a thorough survey of all the business blocks with a view to correcting rates wherever a correction is needed. He has already been in several of the largest houses here in preliminary way. There will be a standard rating adopted—that is, a class of a building will be taken as a standard, and other buildings will be rated higher or lower than